

Young Money Matters

CZECH REPUBLIC, POLAND & ROMANIA
SEPTEMBER 2025

PARTNER

air/bank





Publisher's Letter

YMM 2025 is truly independent. The questionnaires upon which the surveys are based were developed in-house by our teams in Prague, Warsaw and Bucharest. We commissioned 3Gem Media Group to conduct the surveys in each country. And we again turned to journalist and editor Nicholas Watson to turn the survey results into coherent and readily understandable reports.

For the YMM 2025 surveys we doubled the sample size to 1,000 people in each country, and weighted respondents against the populations in regions of the Czech Republic, Poland and Romania, thus providing truly national surveys.

This report takes a comparative look at our findings from the three countries, and is by necessity more selective than our in-depth country reports. While there are similarities between the three countries, there are differences. The Czech Republic is far smaller in size and population than both Poland and Romania. Poland has the largest economy, more than double that of Romania's, yet the Czechs have by some margin the highest GDP per capita.

I am pleased to welcome Air Bank as a partner to this and the Czech edition of YMM 2025. Air Bank was founded in 2011 with a mission to eliminate unnecessary fees and complexities in money management and to provide clients with user-friendly products. Nowadays it serves more than 1.5 million customers, 31% of whom are under 35.

Cook Communications has since its founding in 2003 advised clients requiring financial communications support in banking, capital markets, investment companies, investor relations, M&A, private equity, and retail financial services. YMM is a natural extension of our broader communications work.

We take an inquisitive, journalistic approach to YMM. Our questionnaires were designed to harvest basic information, to identify patterns of behaviour, and to raise topics that could be examined in closer detail. This year we introduced a few questions that reflect current events and trends.

We hope that YMM 2025 generates debate within the financial services sector, in the media, and among educators, regulators and, above all, young Czechs, Poles and Romanians.

Joe Cook

Survey Parameters

The main objectives of the 2025 Young Money Matters reports were to identify the current financial situation of young people aged between 18 and 35, their attitudes towards money and financial products, and their sources of information on money management.

The online quantitative studies that serve as the basis for this year's Young Money Matters reports were carried out by 3Gem Media Group between 9-15 May 2025, using questionnaires that were prepared by Cook Communications.

3Gem polled 1,000 people aged 18-35 in each of the three countries, with the largest single group being 30-35 years old (Millennials). The other three groups (predominantly Gen Z) were: 18-21, 22-25 and 26-29.

Respondents were educated to a variety of levels, from high school to university. Those quizzed resided in a diverse range of villages, towns and cities across the three countries. The gender balance of respondents in each survey was about 50% male, 50% female.

Key Findings

- Most young Poles and Romanians surveyed are in full-time employment, while just 44% of young Czechs are. Males and older age groups in all three countries are most likely to be in full-time employment.
- Between 31-37% of young Czechs, Poles and Romanians surveyed earn below the national average, but Poland has the greatest proportion earning above the average (28%).
- Around a third of young Czechs and Romanians still live with their parents, compared to 23% of young Poles. Around a half in each country live with their family (spouse/kids).
- Young Czechs and Poles have, on average, enough money set aside to cover about 2 months of outgoings, though Romanians on average have just 1.3 months set aside. Poles are the thriftiest, with 18% having 6 months or more of savings.
- More than half of young Czechs and Romanians receive help from parents and other family members, though only 44% of young Poles do. Young Romanians receive the greatest support from family, with 22% getting about €1,000 or more a year.
- Food and rent are the biggest monthly outlays for young Czechs and Poles, though for Romanians they are food and utilities. In each country, 11-13% of monthly income is put aside for savings.
- Current accounts and savings accounts remain among the most used financial products by young people, though there has been a marked increase in the use of credit cards amongst young Czechs and Poles from last year's YMM survey.
- Personal loan is the product most young people would consider in each country, with a majority in Poland and Romania saying the fall in interest rates has made borrowing more attractive.
- Of the 12-13% in each country who said they would seek out an investment product with any money left over, cryptocurrency is the product that saw a rise in use and interest in use in the Czech Republic and Poland from last year's survey; in Romania this product saw a fall in use, perhaps due to the number of associated scandals.
- Around half of young Czechs, Poles and Romanians said their standard of living had improved over the past year, though 14-18% said it had worsened. Majorities in each expect the cost of living to rise further over the next 12 months.
- Conscription remains a worry for most young people in Poland (59%) and Romania (62%), which border Ukraine, but this falls to 47% in the Czech Republic.
- The top three aspirations for young people in the region remain: 'own my home'; 'have enough money to not worry about paying bills each month'; and 'have enough money to provide for myself and my family'. Most believe they are attainable.
- The rise of the 'finfluencer' appears to have peaked, with the numbers in each country (11-12%) following them falling from last year's survey. Parents or internet searches remain the primary sources of financial information.
- Big majorities in each country would be prepared to move abroad to further their career or increase income, ranging from 68% in Poland to 75% in Czech Republic.

Czech Republic

GDP \$360 billion; Population 10.9 million;
GDP per capita \$33,040

Poland

GDP \$980 billion; Population 36.6 million;
GDP per capita \$26,810

Romania

GDP \$403 billion; Population 19.1 million;
GDP per capita \$21,420

Source: 2025 data from IMF, Eurostat



Jobs and Income

In the 2025 Young Money Matters survey, a majority of young Poles (60%) and Romanians (54%) are in full-time paid employment, with those aged 26 and over being more likely compared to those aged 25 and under. This figure falls to 44% of young Czechs. However, together with those in part-time paid employment and self-employed, all three are broadly consistent or higher than their respective official employment or labour force participation rates.

Falling unemployment and strong economic growth in the Czech Republic and Poland have fed through to higher wages. In this year's survey, 63% of young Czechs earn at or above the national average salary of CZK 49,229 (€1,989), while 37% have an income below the national average. In our 2024 survey, 60% of young Czechs earned below the then national average monthly gross salary of CZK 46,013. In Poland, 69% of young people earn at or above the national average salary of PLN 8,736 (€2,058), which compares with just 49% of respondents in last year's survey who earned at or above the national average salary, which was then PLN 7,768.

Salaries remain relatively low in Romania, especially for young people. Our survey found that 35% of young Romanians earn below the national average monthly salary of RON 8,932 (€1,759), but this figure rises to 44% in the 18 to 21-year-old age group. A Eurostat survey released in June showed that Romania had the second highest share of young people (aged 15-29) who faced severe material and social deprivation at 14.7%. Only Bulgaria had a larger share at 17.2%, while the European Union average was 5.8%. In general, Romanians remain dissatisfied with their salaries – a June survey by eJobs found that four in ten Romanian employees (39%) are dissatisfied with their current salary and feel financial pressure in their daily lives.

Young Czech men (25%) are significantly more likely to be earning a higher income than the national average compared with women (14%). That correlates with a higher gender pay gap in the Czech Republic (18% in 2023) than the EU average of 13%. However, 35% of Polish men in the survey earn below the average salary, while just 27% of females do. The gender pay gap in Poland stood at 7.8% in 2023, according to Eurostat, one of the lowest in the EU. Even so, a recent study by the Warsaw Institute of Banking (WIB) and Pollster Research Institute found that 63% of young women surveyed remain concerned about low salaries. Romania's gender pay gap has traditionally been low. A Eurostat survey found that Romanian women's gross hourly earnings in 2023 were on average just 3.8% below those of men, one of the lowest in the EU, where the average gap is 12.0%.



How They Spend It

With 72-81% earning either about or below the average salary and the cost of living still rising, it's not surprising that many young people are turning to the 'Bank of Mum & Dad' for help in meeting their monthly expenses.

According to our 2025 survey, around half of young Czechs, Poles and Romanians (44-56%) are receiving financial help from family members, with 18 to 21-year-olds the most likely to receive financial help (74-79%), followed by those earning less than the average salary and women. Young Romanians receive the greatest support from family, with 22% getting about €1,000 or more a year.

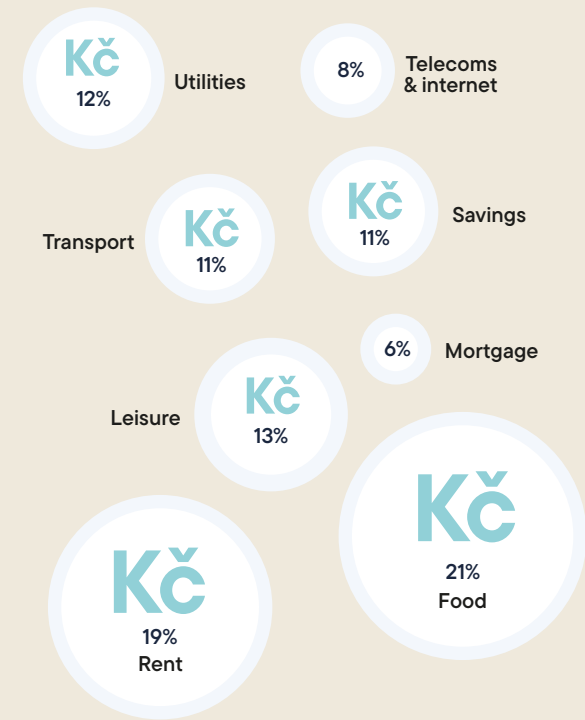
Unremarkably, given the steep rise in the cost of living over the past few years, our survey found that young people spend most of their money on food, rent and utilities. Between a fifth and a quarter of young people's monthly income on average goes on eating. Rent is the second largest expenditure in the Czech Republic and Poland where housing costs are particularly high, though in Romania it is utilities that are the second highest outgoing on average. Spending on utilities is the third highest expenditure on average for young Poles, though young Czechs seem to especially enjoy their free time and the third highest expenditure (13%) there is leisure activities, which rises to 17% for 18 to 21-year-olds.

Respondents to our survey said they save, on average, 11-13% of their monthly income, which is down from the 12-17% recorded in the 2024 Young Money Matters survey. Men and those on higher incomes tend to save the most.

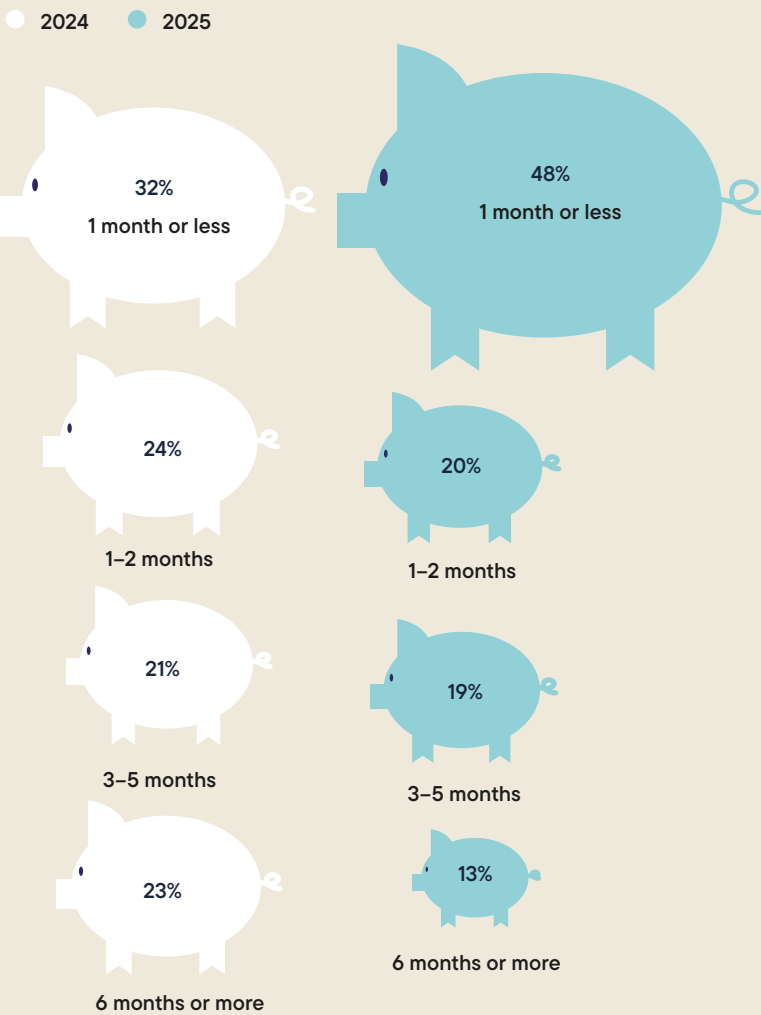
In allocating any leftover money, most (31-45%) young people in all three countries said they would put it into a savings account, while 23-26% said they would leave it in their current account. Some 10-16% said they would spend it on lifestyle choices

Czech

Where my money goes...

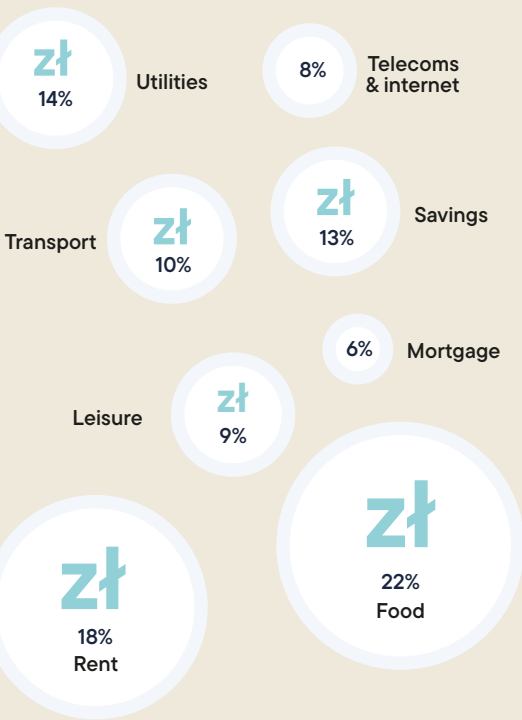


My savings will cover...

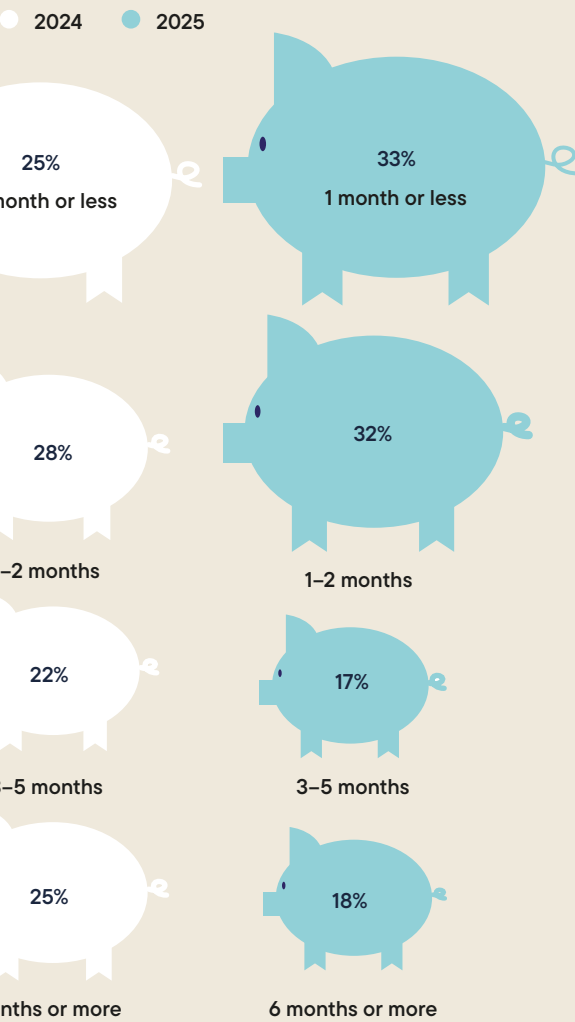


Poland

Where my money goes...

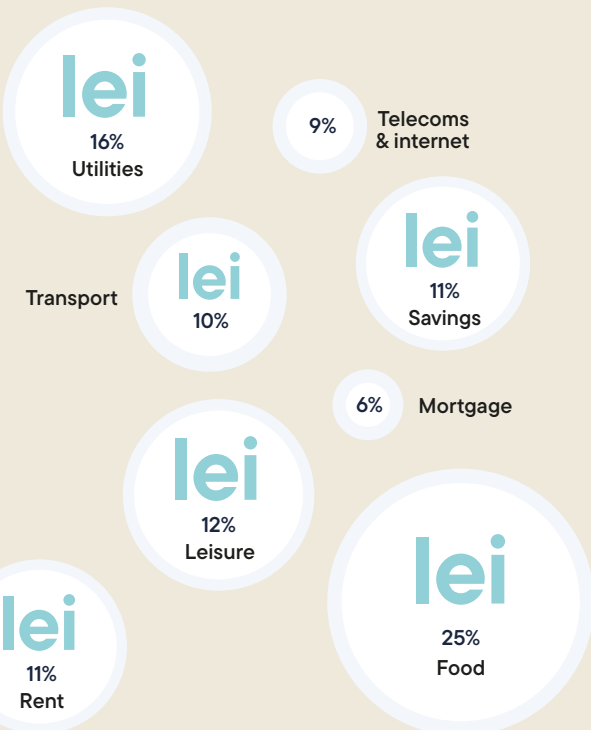


My savings will cover...

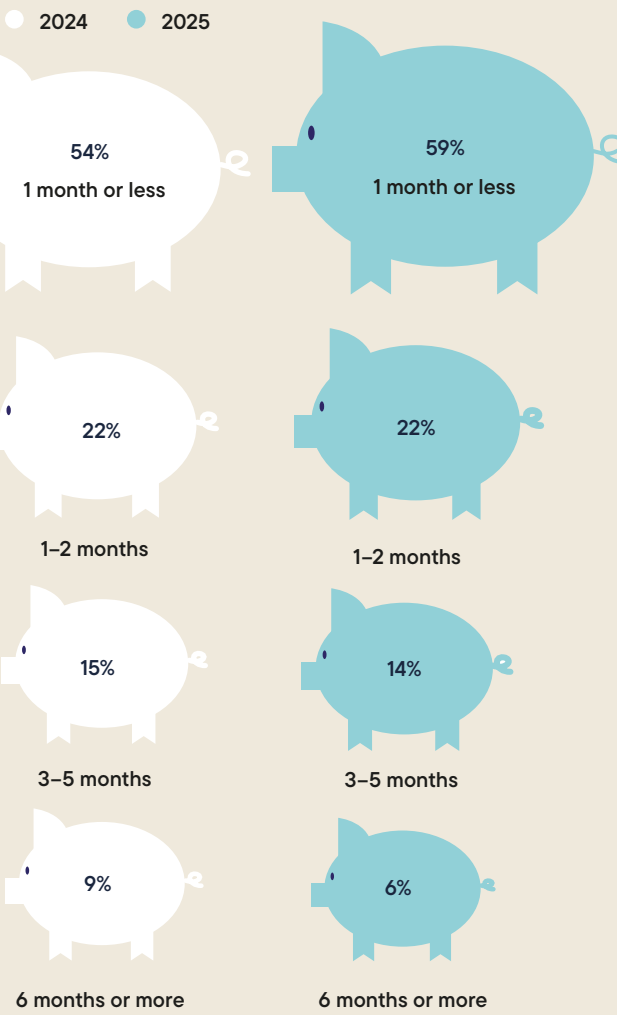


Romania

Where my money goes...



My savings will cover...



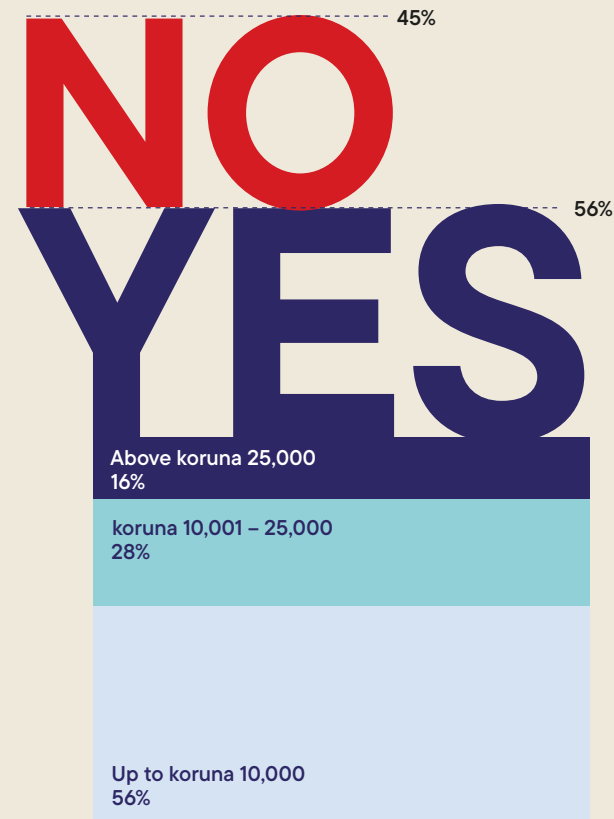
However, around a quarter of young Czechs and Romanians (this falls to 10% of young Poles) admit that they never have any money left over at the end of the month, with women and the lower income group feeling this most acutely. This is leaving too many young people without an adequate financial cushion in case of emergencies. On average, a young Polish adult claims to have 2.4 months of living expenses in savings, but a third only have enough to last a month or less; on average a young Czech has around 2 months of living expenses saved, though almost half (48%) only have a month or less saved; and, on average, a young Romanian only has 1.3 months of savings to fall back on, with 59% having enough for a month or less.

That leaves 12–13% of young Czechs, Poles and Romanians who said they would use any monthly savings to seek out a financial investment product.



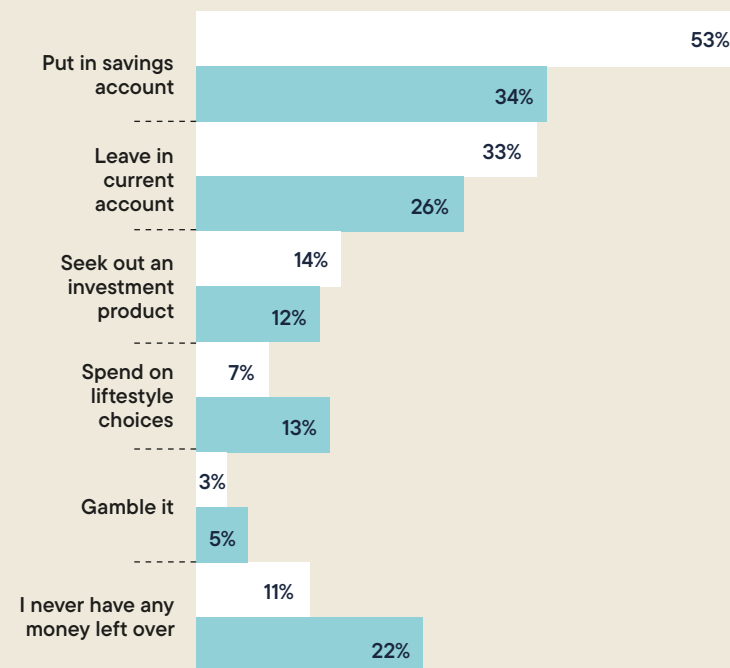
Czech

Help from family?



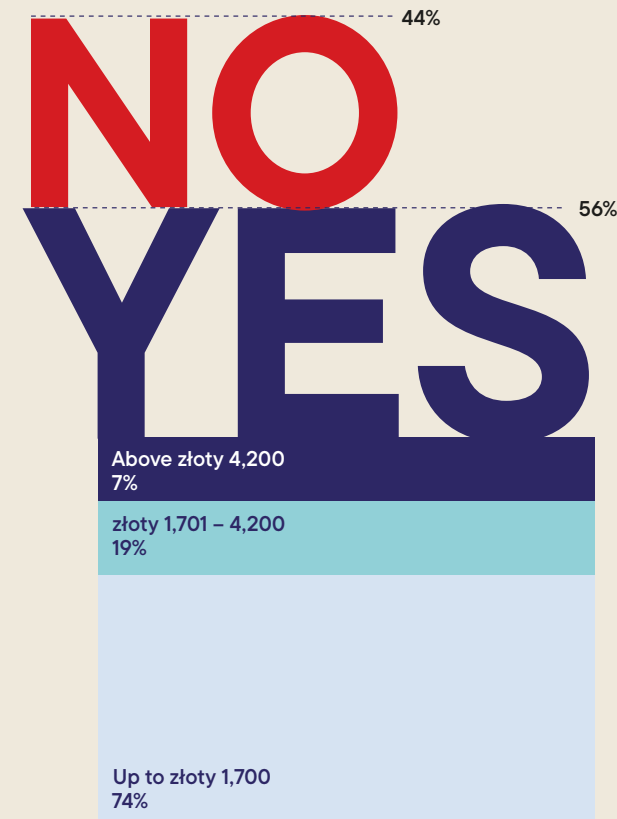
How I use my spare money at the end of the month

● 2024 ● 2025



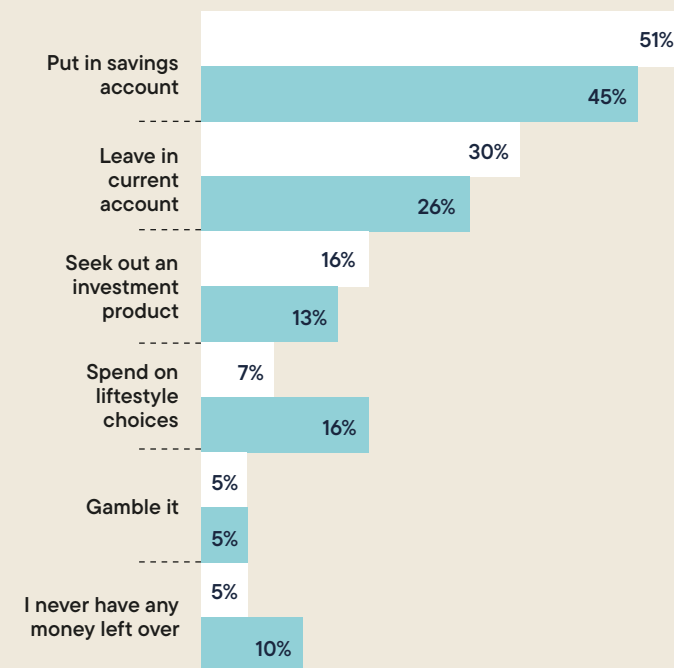
Poland

Help from family?



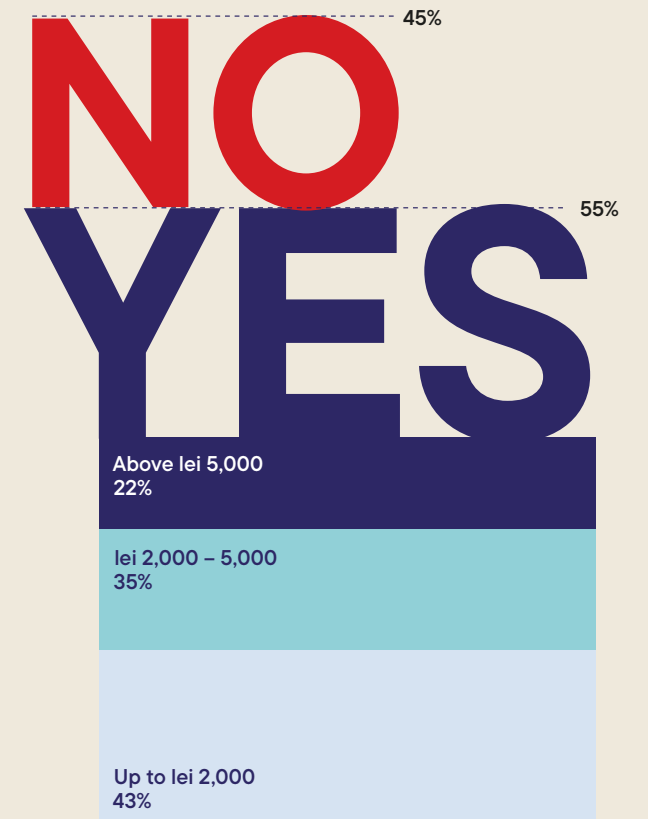
How I use my spare money at the end of the month

● 2024 ● 2025



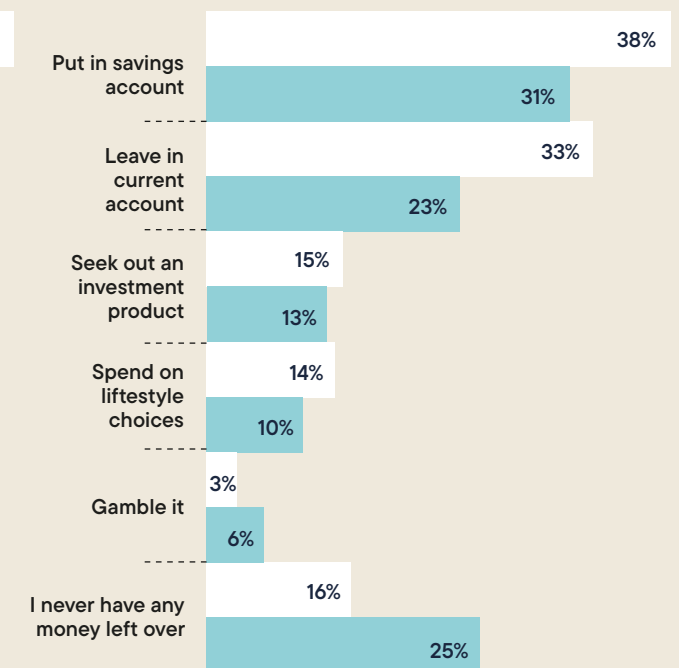
Romania

Help from family?



How I use my spare money at the end of the month

● 2024 ● 2025



Where They Save It

For young Czechs and Poles, current and savings accounts remain the most used financial product/service in 2025, though both have declined since the 2024 Young Money Matters report. For young Romanians, the second most sought-out financial product after a current account in 2025 is a credit card, with a savings account in third place.

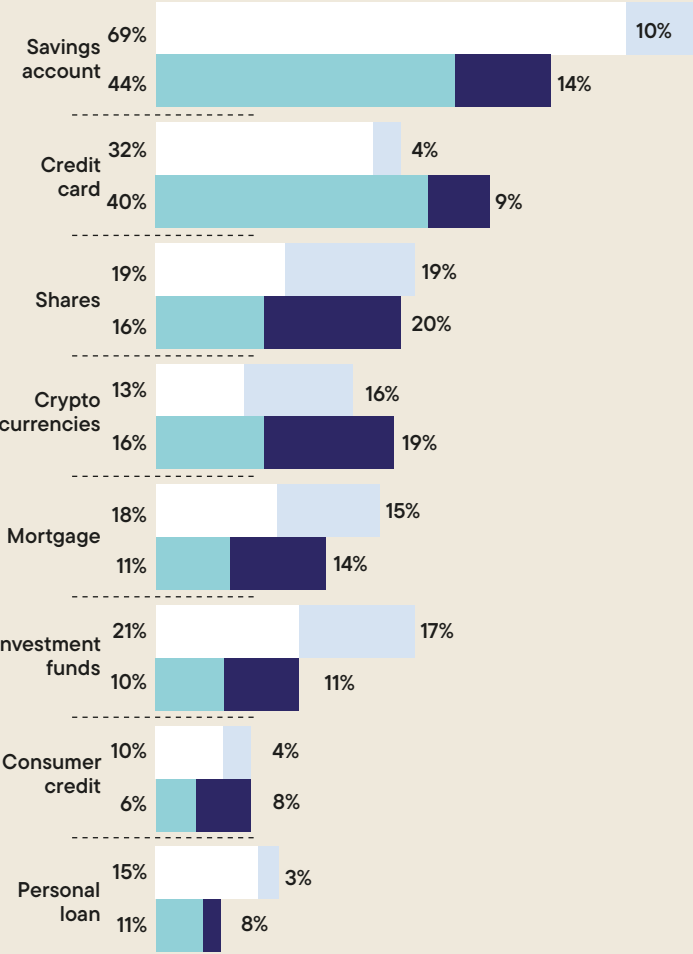
In fact, since the last survey in 2024, there has been a marked increase in credit card usage among Czechs (from 32% to 40%) and Poles (from 26% to 41%), perhaps as a result of the decline in interest rates and the more openness of Millennials and Gen Z to credit, particularly for specific goals. The decrease in interest rates has made borrowing more attractive for 41% young Czechs, 59% of young Poles and 64% of young Romanians. Personal loans are the products most likely to be considered by all three.

Lower yielding traditional investments like bonds and investment funds have seen a decline in use by young people in all three countries. Shares have also taken a hit, except in Poland. But the financial product that saw the biggest rise in popularity in our survey since last year is cryptocurrency: 16% of young Czechs now use crypto versus 13% last year, while 19% are interested in using it versus 16% last year; 19% of young Poles now use crypto versus 14% last year, while 22% are interested in using it versus 15% last year. The outlier was Romania, where the number of young people using crypto fell from 11% in last year's survey to 7% in this year's. This could be related to the fallout from several scandals involving cryptocurrencies.

Czech

My financial products...

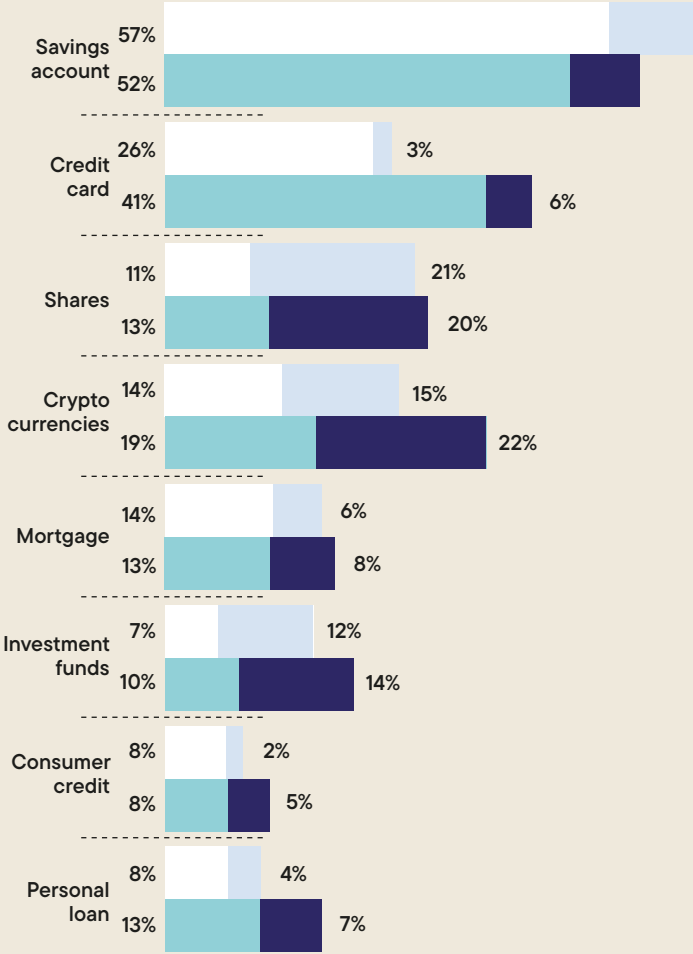
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2025 ● Currently use ● Would like to use



Poland

My financial products...

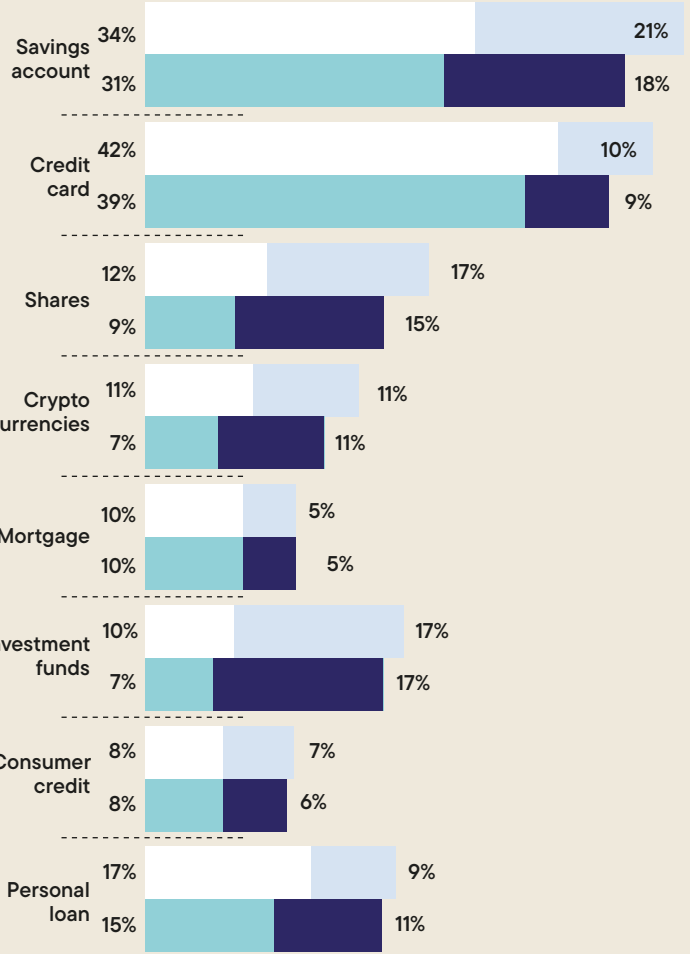
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2025 ● Currently use ● Would like to use



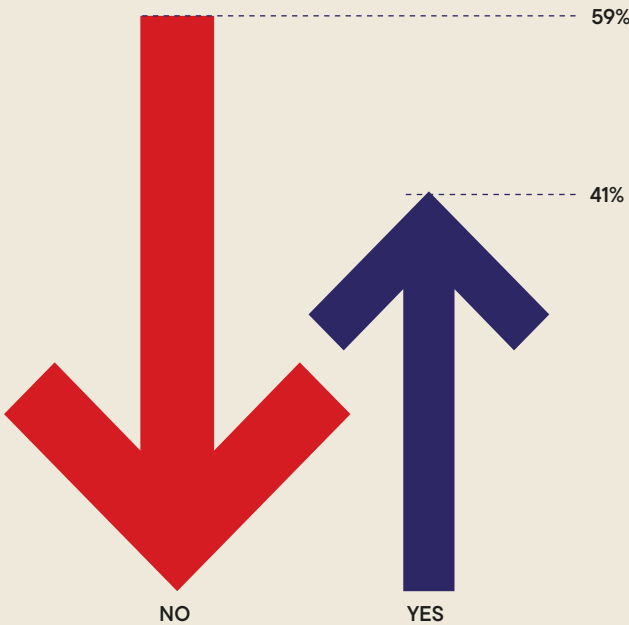
Romania

My financial products...

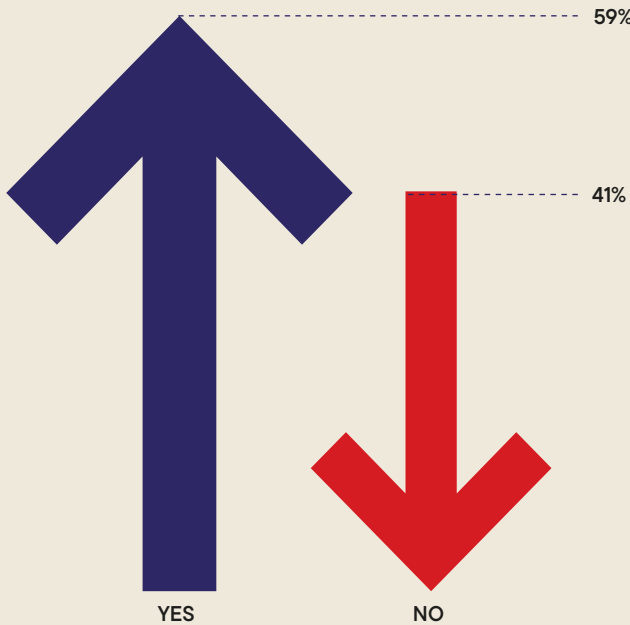
2024 ○ Currently use ○ Would like to use
2025 ● Currently use ● Would like to use



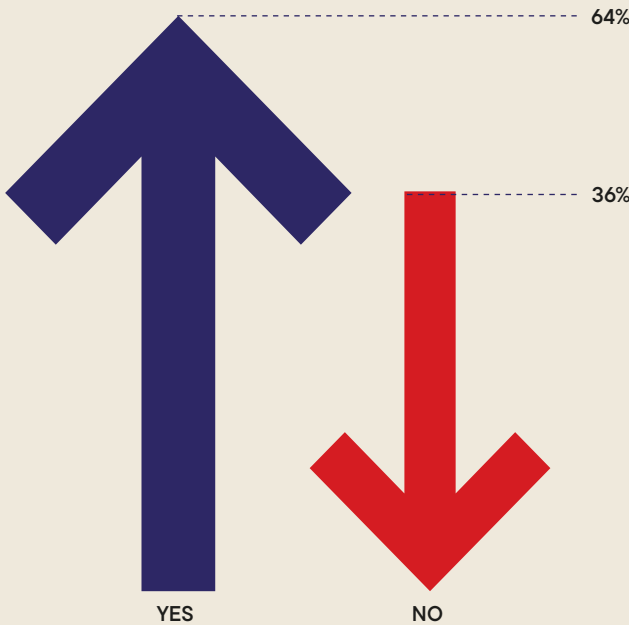
Has fall in interest rates made borrowing more attractive?



Has fall in interest rates made borrowing more attractive?



Has fall in interest rates made borrowing more attractive?



Home Truths

There's little doubt that housing remains not only one of the biggest outlays for young Czechs, Poles and Romanians, but also a major source of worry and aspiration.

In our survey, around a half or more of young people are living with their families (spouse/kids), however up to a third live with parents or other relatives, which is consistent with last year's survey. Predictably, older age groups (26 to 35-year-olds) and higher income earners are the most likely to live with their spouse/kids, while 18 to 21-year-olds and lower earners are more likely to live with parents/other relatives.

The number of young people currently using a mortgage has fallen or remains flat from last year's survey (in the Czech Republic, 18% to 11%; in Poland, 14% to 13%; in Romania, stable at 10%). However, interest in taking out a mortgage has grown in all three countries, with home-owning being one of the top three aspirations for many young people (42% of respondents in the Czech Republic, 41% in Poland and 36% in Romania).

Yet the housing situation in all three countries remains difficult for first-time buyers. The *Deloitte Property Index* report for 2025, which calculates the affordability of owner-occupied housing by looking at the number of average gross annual salaries required to purchase a standardised new home with an average size of 70m², indicates Prague is the third least affordable city for home ownership among the 28 countries surveyed, with Czechs requiring the equivalent of 15.0 gross annual salaries. Warsaw is the 17th least affordable city for home ownership, where a standard new dwelling purchase in the Polish capital requires the equivalent of 9.7 gross annual salaries. Wrocław is just two places below at 9.3 salaries. Bucharest doesn't feature on the list of least affordable cities to buy an apartment in terms of the number of average gross annual salaries required, but the previous year's Deloitte report found that Romanians needed to spend the equivalent of 5.9 annual salaries.

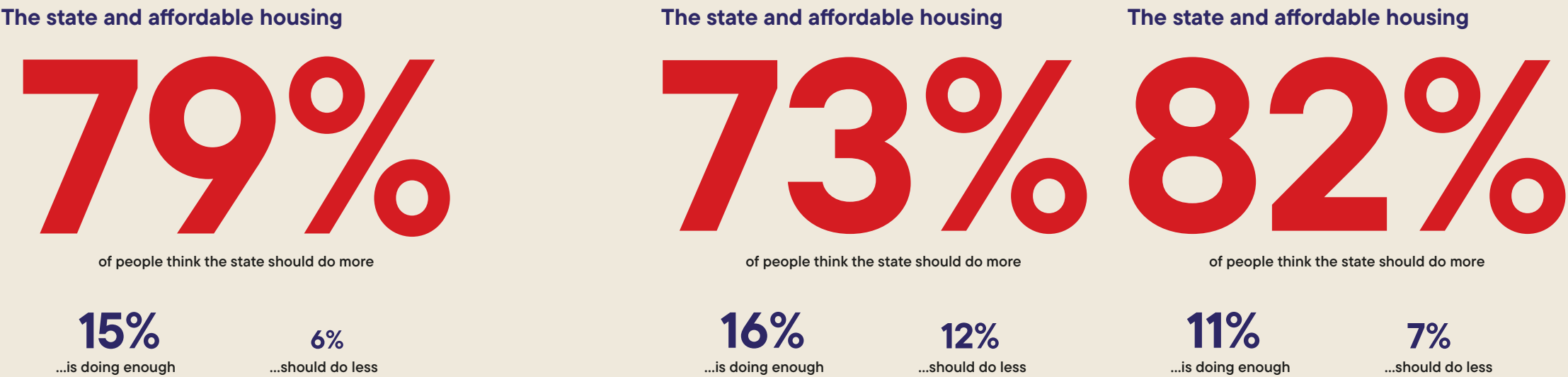
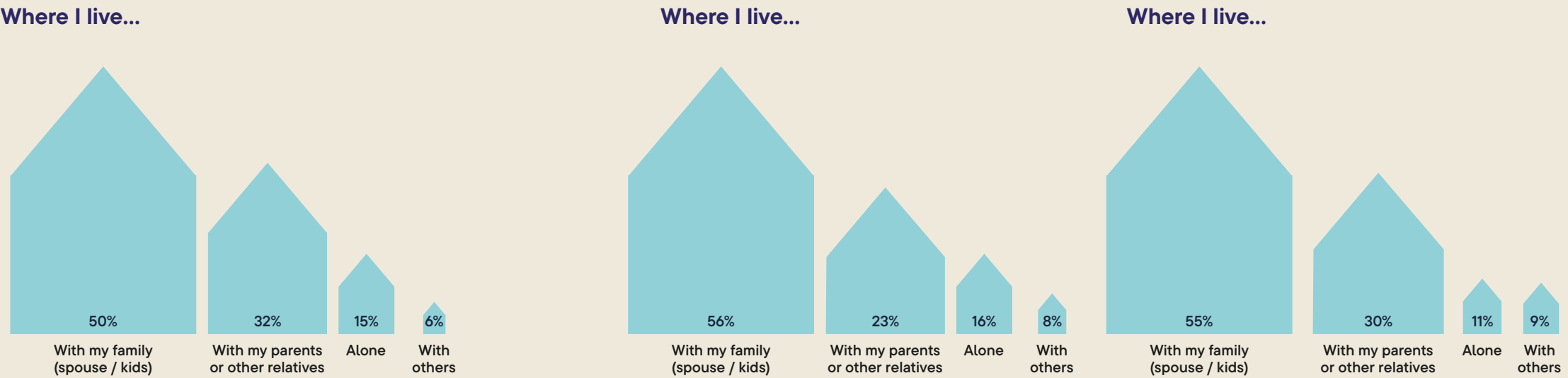
The rental situation is little better. Prague's average monthly rental cost at €15.9/m² is now ahead of that in Brussels, Marseille and Hamburg, though behind that of Warsaw at €16.7/m². Rents in Bucharest and Cluj-Napoca are €10.3/m² with Braşov right behind at €9.2/m².

No surprise, then, that most young people (82% of Romanians, 79% of Czechs and 73% of Poles) feel the state should be doing more to support people with affordable housing. This is especially true of women and those on lower incomes. Those on higher incomes are the least likely to agree with this and instead feel the state is doing enough in this regard.

Czech

Poland

Romania



Knowledge and Learning

Our 2025 Young Money Matters survey shows that young people tend to favour informal sources for their financial advice and information. For Czechs and Romanians, it's parents and internet searches; for Poles, it's internet searches and social networks, with parents in third place.

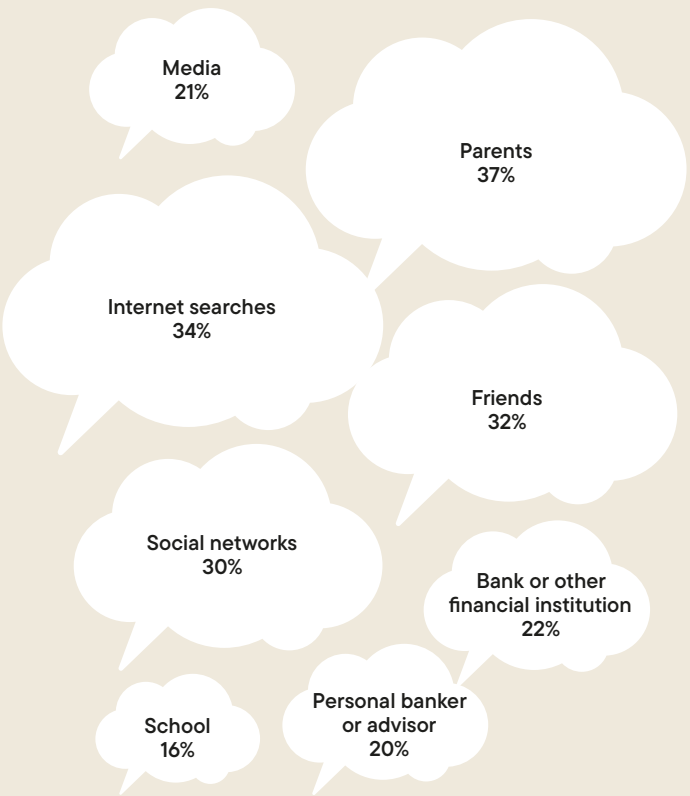
More formal sources like banks and financial advisors are low down on the list. Those on higher incomes and in the higher age groups are more likely to use a bank or financial advisor.

Just 10% of young Poles, 11% of young Romanians and 16% of young Czechs chose school as a source of financial information. Other research, such as that by the Czech National Institute SYRI, has highlighted a strong desire by students for more practical education in schools, especially in areas such as financial literacy, so there is a lot of scope for institutions to provide this. For example, Poland's Ministry of Finance has launched its *Lekcje o finansach* ("Lessons on Finance") programme, which is designed to boost financial literacy among primary school kids.

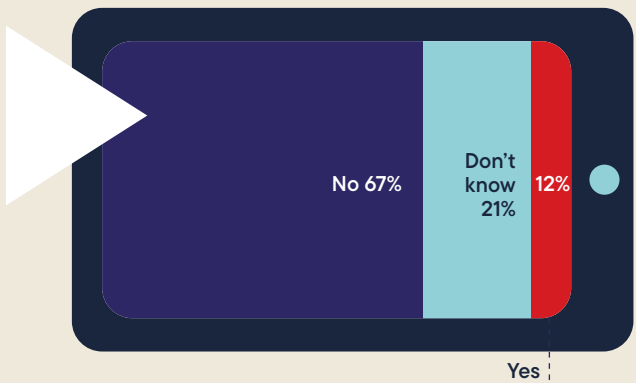
There are indications from our survey that the rise of the financial influencer/blogger, the so-called 'finfluencer', may have peaked in all three countries. After 20–24% of respondents in last year's survey said they follow at least one financial influencer online, this figure has fallen in this year's survey to 11% of Poles and 12% of Czechs and Romanians. Of those who follow influencers, the vast majority are trusting of the advice provided, while very few are sceptical.

Czech

Where I get my info...

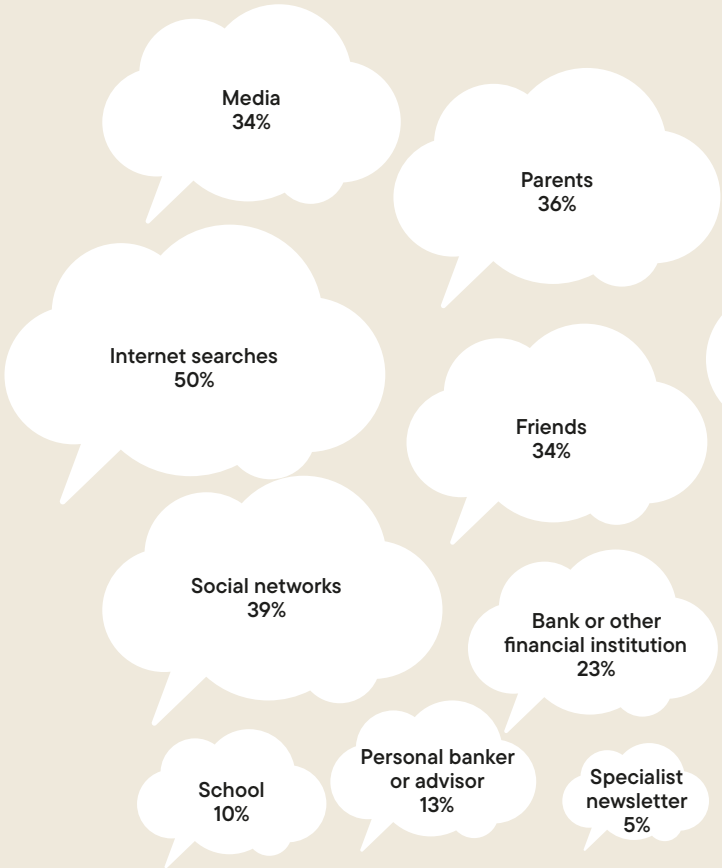


Do you follow a 'finfluencer'?

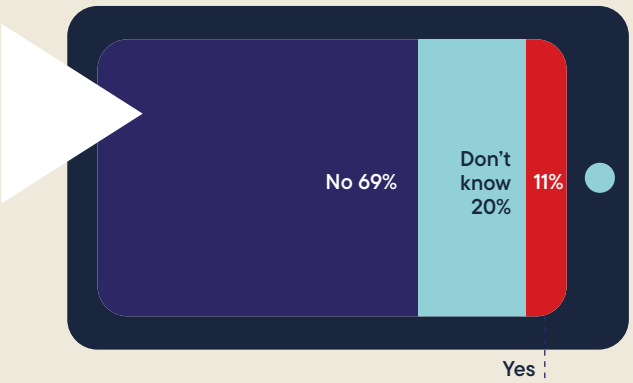


Poland

Where I get my info...

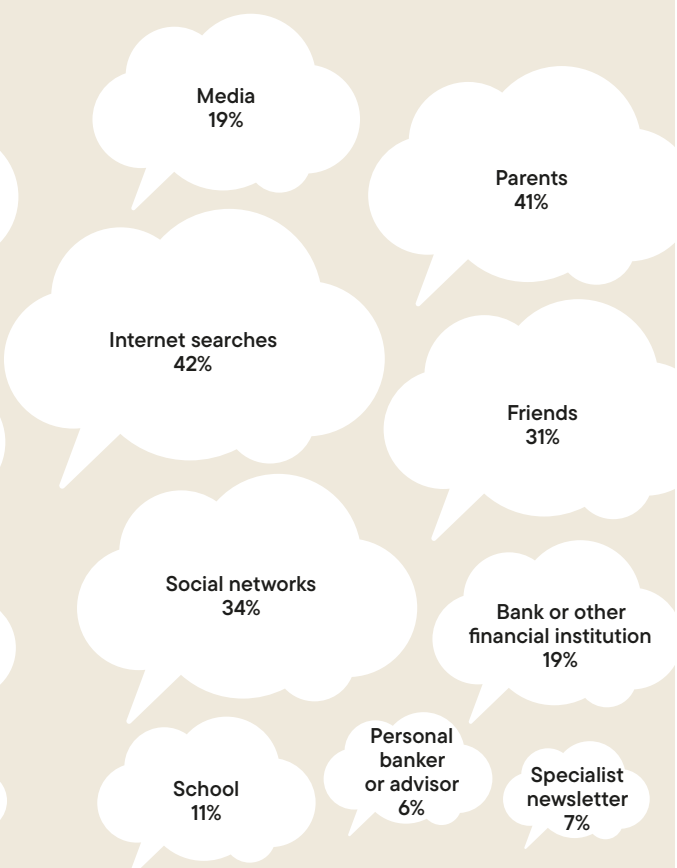


Do you follow a 'finfluencer'?

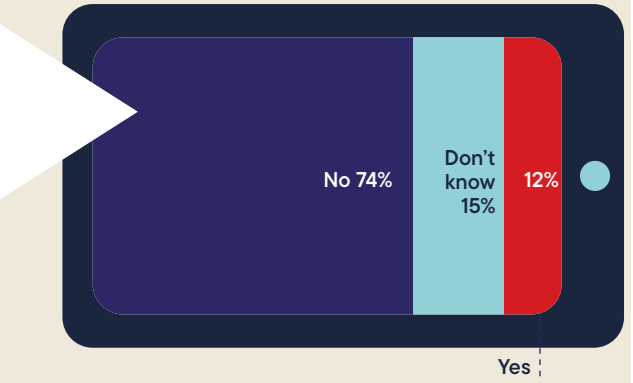


Romania

Where I get my info...



Do you follow a 'finfluencer'?



Fears, Hopes and Getting Ahead

Around half of young Czechs (51%), Poles (52%) and Romanians (49%) reported in our 2025 survey that their standard of living has improved over the past year, which is up from last year, when only 36–49% said it had. Just 14–18% said their standard of living had deteriorated. The majority (54–68%) expect the cost of living to rise further over the next 12 months.

There has been a slight increase in the number of young people who feel that their financial goals are unachievable from last year, with 10% of young Romanians (7% in 2024), 20% of young Czechs (14% in 2024) and 13% of young Poles (11% in 2024) now feeling they are not. The main reasons given are the same in each country: the high cost of living, an inability to earn enough money, and inflated house prices. This trend of growing pessimism can be discerned in other recent surveys. *Deloitte Global's 2025 Gen Z and Millennial Survey* found that half of Gen Zs (48%) and Millennials (46%) say they do not feel financially secure, up from 30% of Gen Zs and 32% of Millennials in last year's survey.

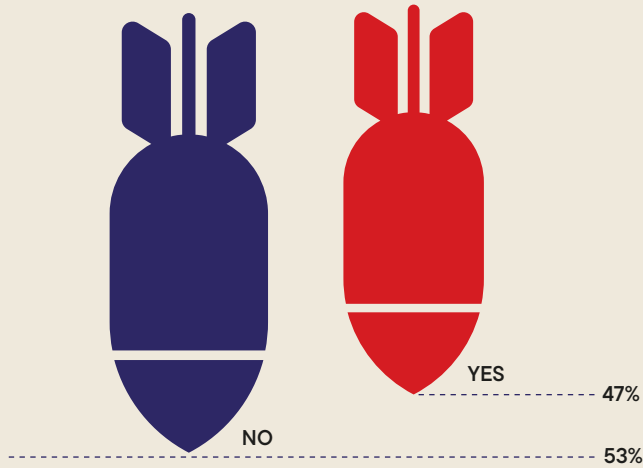
A majority of young people in Poland (59%) and Romania (62%), both countries that border Ukraine, expressed worries about conscription being reintroduced. This is felt most keenly by men and those in the younger age brackets (18–25 years). Under half (47%) of young people in the Czech Republic are concerned about conscription being reintroduced. Among those concerned, 66–78% say this is impacting their spending/saving choices.

'Having enough money to be able to provide for myself and my family' remains the top aspiration for young Czechs in 2025. 'Owning my own home' is now the top aspiration for young Poles (17%) in 2025. And 'having enough money to not have to worry about paying my bills each month' (17%) is young Romanians' top financial aspiration. Those choices make up the top three aspirations in all countries.

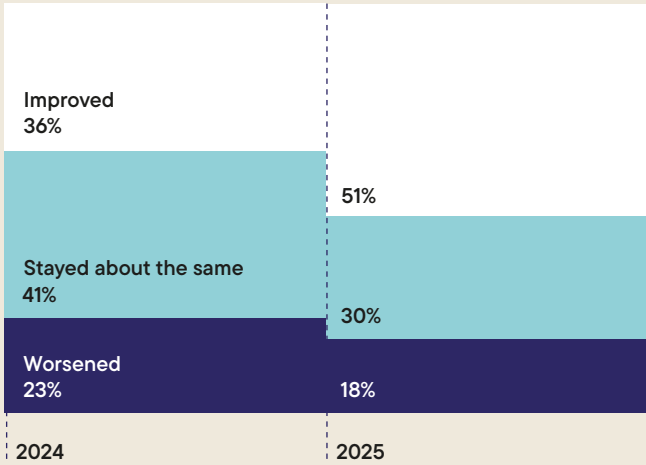
One perceived way of getting ahead in life is to emigrate, with 75% of young Czechs saying they would be willing to move abroad to further their careers or increase their income, 68% of young Poles and 70% of young Romanians. Over half (52–57%) would move to another EU member state and 23–36% to the US.

Czech

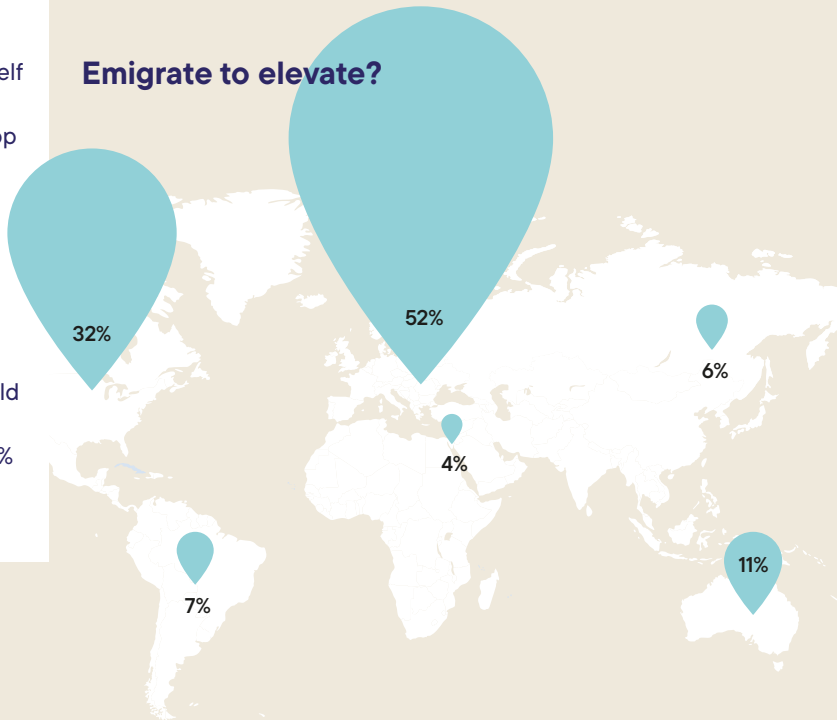
Call up concerns: does conscription worry you?



Change in standard of living in the last 12 months

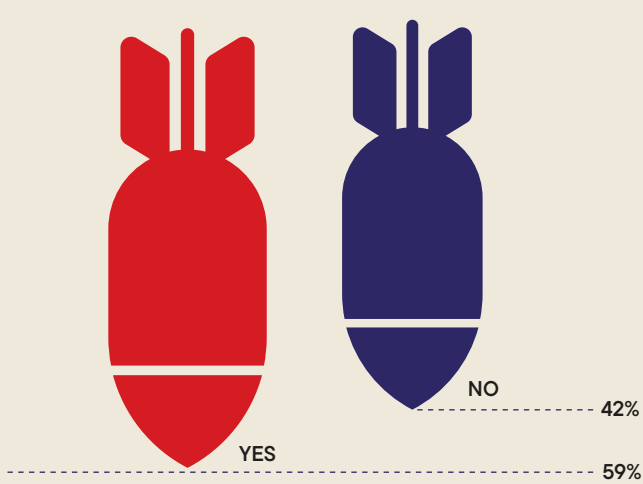


Emigrate to elevate?

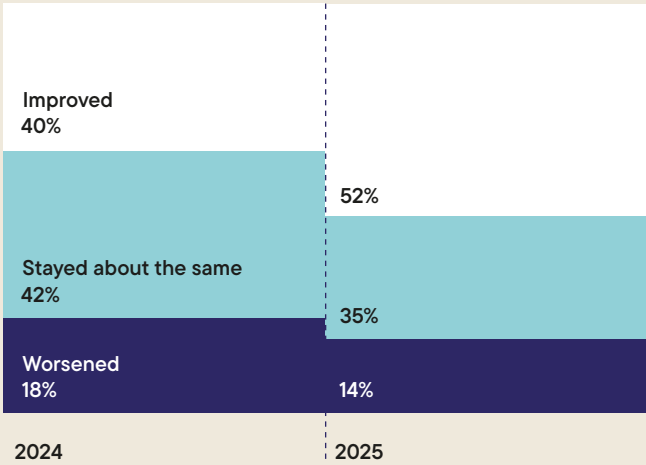


Poland

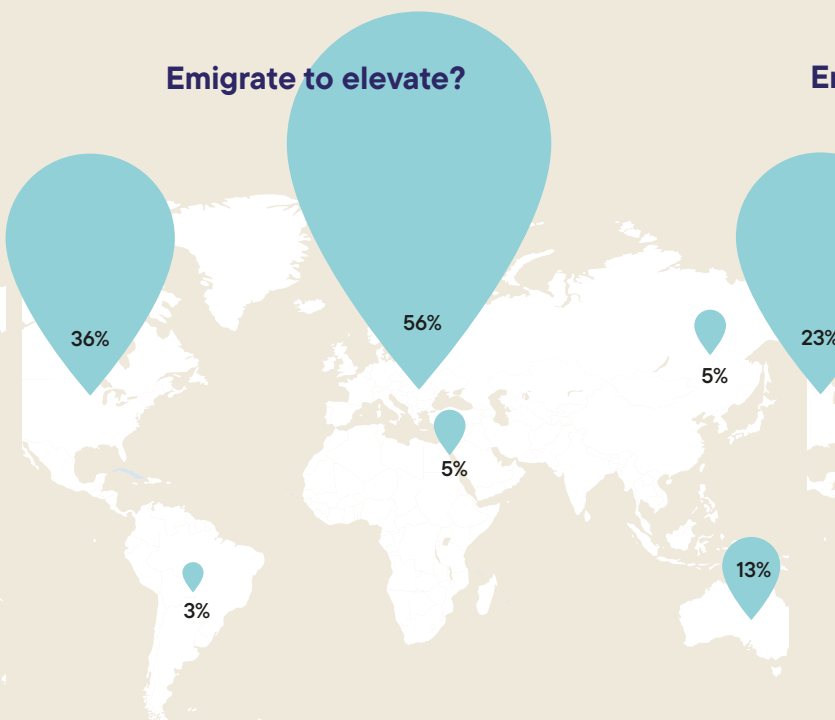
Call up concerns: does conscription worry you?



Change in standard of living in the last 12 months

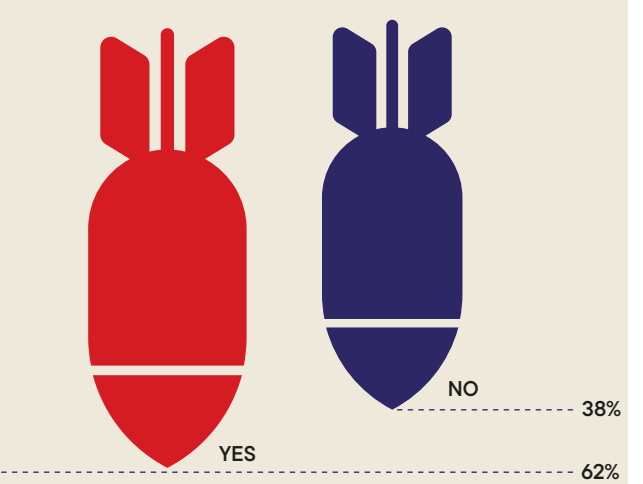


Emigrate to elevate?

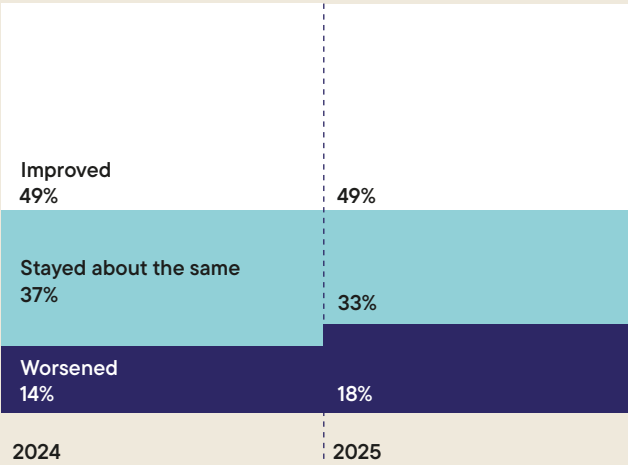


Romania

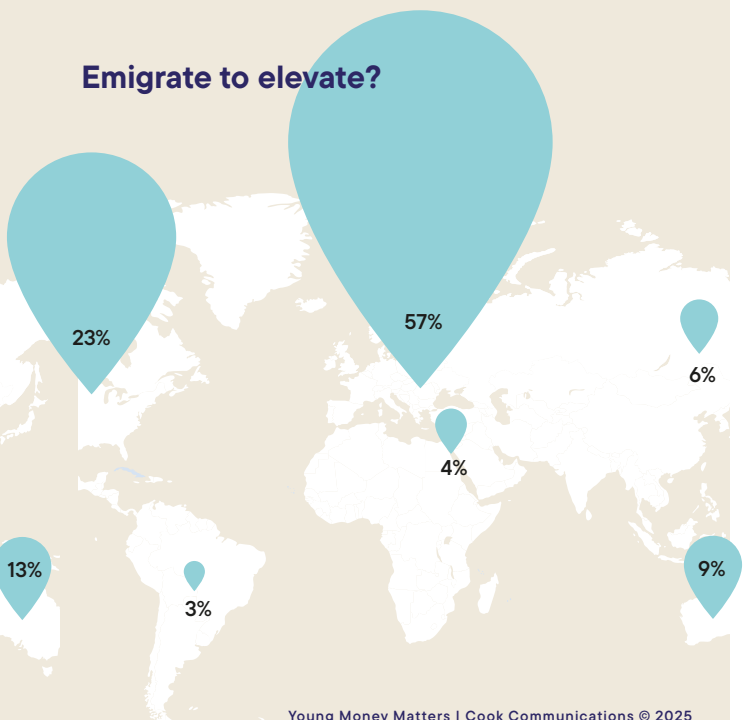
Call up concerns: does conscription worry you?



Change in standard of living in the last 12 months



Emigrate to elevate?



Where do we go from here?

Issue	Data from YMM 2025	Plan of action	
		Short term	Long term
Low housing independence	32% of young Czechs, 23% of young Poles and 30% of young Romanians are still living with parents or other relatives. This is concentrated among those on lower incomes and aged 18–21.	Create online guides explaining rental rights, contracts and basic costs. Set up a central housing portal with verified, affordable rental listings. Launch local campaigns encouraging co-living or flat-sharing.	Expand access to preferential mortgages for under-35s. Develop affordable rental housing through public–private partnerships. Integrate housing support into national youth strategies.
Insufficient savings	Average savings range from 1.3 months to 2.4 months of monthly salary, but 48–59% admit to having only a month or less, mostly among women, those aged 18–21 and those on lower incomes.	Promote savings challenges via social media or banking apps. Offer small rewards (e.g. cashback, vouchers) for hitting monthly savings goals. Provide free digital tools to help track spending and build basic budgets.	Introduce matched savings schemes for young or low-income users. Offer tax incentives for consistent saving habits. Include savings literacy in national education and employer onboarding programmes.
Dependence on financial support from parents	44–56% of young people still receive financial help from their families, with 7–22% of them receiving more than €1,000 annually.	Distribute simple budgeting templates via schools, social media and employers. Promote part-time job platforms designed for students and early-career workers. Highlight success stories of financial independence to shift social norms.	Expand subsidised internships and entry-level job grants. Offer “start-up funds” for young people moving out from family homes. Provide fiscal incentives for employers hiring young workers into full-time roles.
Difficulty achieving financial goals due to high cost of living	10–20% of young people say their goals are unattainable due primarily to high living costs, low incomes and house prices being too high.	Share practical budgeting tips and cost-of-living calculators via mobile apps. Collaborate with local governments to offer discounts on transport or food. Curate a list of free or discounted services for young adults (housing, healthcare, study).	Support youth access to higher-paid jobs through subsidised courses and credentials. Develop remote and flexible job sectors for young workers. Explore mechanisms to regulate key living costs like rent and energy.
Insufficient financial education and power of media/influencers	Main sources of financial info remain search engines, social media and parents. Those who follow financial influencers may have peaked, but 11–12% still do.	Collaborate with well-known influencers to share basic financial facts. Create a verified content label or badge for credible financial advice. Launch short, relatable video explainers on key financial topics.	Make personal finance education mandatory in schools and colleges. Set national standards for online financial education and influencer transparency. Build a public portal for clear, trusted financial guidance for young people.



AirBank

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How can we help you?

Let's talk... call or write to Joe, Anna or Alex

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Notes and Further reading

<https://www.cook-comm.com/files/young-money-matters-comparative-en-final.pdf>

https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Gender_pay_gap_statistics

https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Households_-_statistics_on_financial_assets_and_liabilities

<https://www.deloitte.com/cz-sk/en/Industries/real-estate/research/property-index.html>

<https://ec.europa.eu/eurostat/web/products-euro-indicators/w/2-08042025-ap>

https://www.deloitte.com/global/en/about/press-room/deloitte-2025-gen-z-and-millennial-survey.html?icid=top_deloitte-2025-gen-z-and-millennial-survey

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